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some of the banks which opposed that bill at that time were first in line to secure, to apply for permission to construct the auxillary teller facility. They opposed vigorously, vigorously all the way, but when the time came the bill became law, they were there at the Department of Banking requesting permission to build the structure. They have done so in many instances and those facilities are operating to the credit of the parent institutions and to the benefit of the people of the state of Nebraska. I would suggest that as time continues to advance, I would suggest that as the needs of agriculture and industry grow, that Nebraska will need additional capital. We will need larger amounts of capital. We will need additional capital in all areas and I would hope that those of you that are here with me today that recognize that whether you operate out of Butler County, Nebraska, whether you operate out of Scotia, whether you operate out of Big Springs, or wherever it may be, your needs are going to continue to grow. The strong local independent banks which have served you for many years is going to need to overline some of those credit accounts. They will have to go to the larger banks if we are going to be serviced. I would suggest that LB 398, as amended, will provide improvement. It will provide increased capital for those banks and it will service the needs of rural Nebraska as it will with the metropolitan area. I am pleased and I want to thank the members of the Banking Committee for having advanced the bill to the floor. I will be pleased to answer any questions that might be asked of me and I hope that those persons who wish to speak on the bill will, if so desired, ask me any questions they wish and I will try to answer them.

PRESIDENT: Mr. Clerk.

CLERK: Mr. President, I move to indefinitely postpone LB 398. Signed Senator Mills.

PRESIDENT: Senator Mills.

SENATOR MILLS: Mr. President, members of the Legislature, I certainly want to see that LB 398 is discussed. I think it needs to be discussed. There is a certain philosophy that needs to be brought to the attention of the people in the state of Nebraska. What is that philosophy? Are we talking about what the statutes say for need and necessity for another facility? Are we talking about added capital to an area? These are some of the things that should be discussed before any vote is transpired on this particular bill. We should discuss the probability of the likelihood of destruction of unit banking in the state. It is a discussion. There are pros and cons. We should discuss the fact that, is agriculture really going to be served by this particular piece of legislation. I respect Senator Schmit's ideas, his experience, his background involved with agriculture and banking. However, there is, as I said earlier, the philosophy that we must discuss today before we vote on this important issue. Again, I would like to see some of the things brought out today. Extra capital has been mentioned for agriculture. How does branch banking bring agricultural interest